

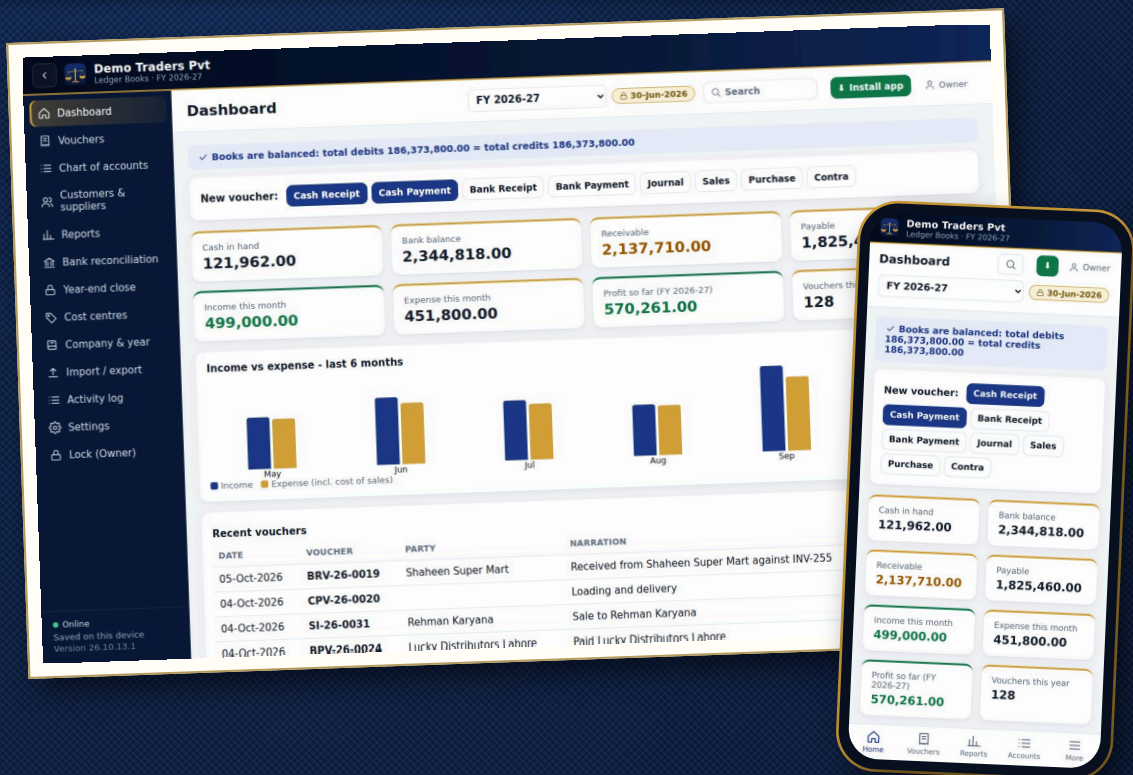
Ledger Books

Dr | Cr

Double-Entry Accounting

VOUCHERS · LEDGERS · TRIAL BALANCE
PROFIT & LOSS · BALANCE SHEET

Offline books for small businesses in Pakistan



Every rupee posted, every book balanced.

TRY FREE FOR 3 DAYS · LEDGER.IPOSWZD.COM · WHATSAPP 0321-2121262

Every entry has two sides.

Every book balances.

A cash book tells you what came in and went out. A double-entry ledger also tells you what you own, what you owe and what you earned. Ledger Books posts every voucher to two accounts, one on the debit side and one on the credit side, so the trial balance, the profit and loss statement and the balance sheet always agree.

EXAMPLE FROM THE APP · A CREDIT SALE OF RS 100,000 PLUS 18 PERCENT SALES TAX

Accounts Receivable	Sales	Sales Tax Payable												
(customer: Rehman Karyana)	(income, account 4010)	(output tax, account 2020)												
<table><tr><th>Dr</th><th>Cr</th></tr><tr><td>118,000</td><td></td></tr></table>	Dr	Cr	118,000		<table><tr><th>Dr</th><th>Cr</th></tr><tr><td></td><td>100,000</td></tr></table>	Dr	Cr		100,000	<table><tr><th>Dr</th><th>Cr</th></tr><tr><td></td><td>18,000</td></tr></table>	Dr	Cr		18,000
Dr	Cr													
118,000														
Dr	Cr													
	100,000													
Dr	Cr													
	18,000													
What the customer owes you	What you earned	Tax you owe the government												

Debits 118,000.00 = Credits 100,000.00 + 18,000.00

ONE SALES INVOICE, THREE ACCOUNTS, BOTH SIDES EQUAL. THE APP BUILDS THIS ENTRY FOR YOU FROM THE INVOICE FORM.

1

Never out of balance

An unbalanced voucher is refused when it is saved, so the trial balance cannot go wrong.

2

Nothing is erased

Void keeps the original voucher and posts a reversing entry, so the audit trail stays complete.

3

Numbered and dated

Vouchers are auto-numbered per type and per financial year, such as BRV-26-0019.

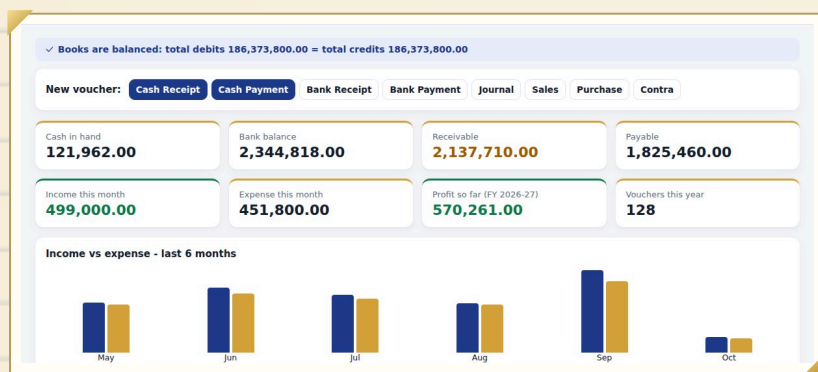


PLATE 1 · THE DASHBOARD: CASH, BANK, RECEIVABLE, PAYABLE, PROFIT AND THE BALANCE CHECK

BUILT FOR

Who uses it

- ◆ Traders and shops
- ◆ Service businesses
- ◆ Personal and household books
- ◆ Accountants and bookkeepers
- ◆ Accounts Book users who need real ledgers

Four ledgers of work, *one set of books.*

I Books & company

- ◆ Many companies, each with its own financial year start month
- ◆ Opening balances and multi-year books with carry-forward
- ◆ Period lock: nothing can be posted, edited or voided before the lock date
- ◆ Cost centres for branches, projects or vehicles
- ◆ Tax lines on sales and purchases, and notes on vouchers

II Chart of accounts & parties

- ◆ Five account types with groups and sub-groups
- ◆ Starter templates for Trader, Service and Personal books
- ◆ Customer and supplier ledgers under receivable and payable control accounts
- ◆ WhatsApp reminder button for customers with a balance

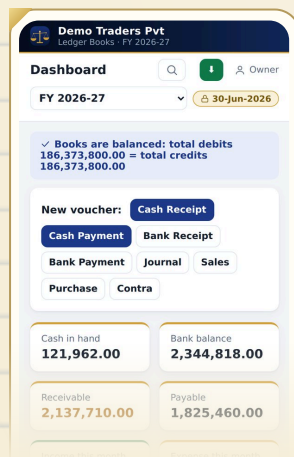
III Vouchers

- ◆ 10 voucher types: cash and bank receipts and payments, journal, contra, sales, purchase, credit and debit notes
- ◆ Auto-numbered per type per year
- ◆ Edit before lock, repeat, reverse or void with a reversing entry
- ◆ Print any voucher on A4

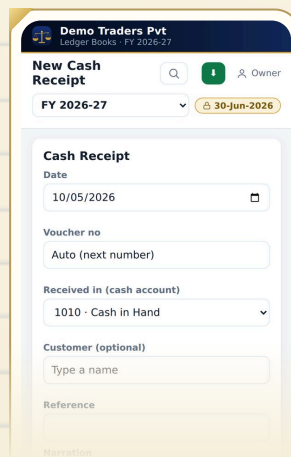
IV Reports & control

- ◆ 12 reports, each with A4 print and CSV
- ◆ Bank reconciliation and year-end close with reopen
- ◆ Staff logins with roles, plus an activity log of who did what
- ◆ Import and export of your data

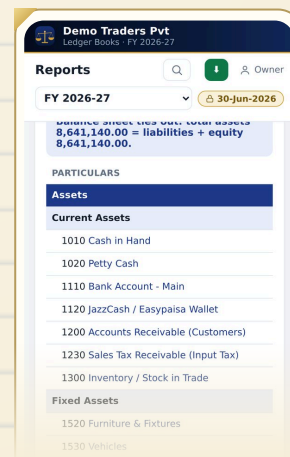
ON THE PHONE AS WELL AS THE PC



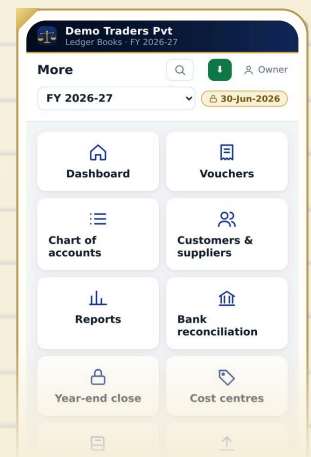
DASHBOARD



CASH RECEIPT



BALANCE SHEET



ALL MODULES

Offline

Your books are stored on your own device and keep working without internet. Install from the browser on PC, Android or iPhone, no app store needed.

Post it once. See it on both sides.

New Journal Voucher FY 2026-27 30-Jun-2026 Search Install app Owner

Journal Voucher

Date: 10/05/2026 Voucher no: Auto (next number) Reference:

Narration: Shop rent paid for the month - posted as a balanced journal

Internal note (not printed):

Journal lines

ACCOUNT	CUSTOMER / SUPPLIER	COST CENTRE	DESCRIPTION	DEBIT	CREDIT
6020 - Rent	not needed	-	October shop rent	60000	
1110 - Bank Account -	not needed	-	Paid by cheque		60000

+ Add line Balance with last line

Post voucher Post & new Post & print Cancel

Journal entry that will be posted

ACCOUNT	PARTY	DEBIT	CREDIT
6020 Rent		60,000.00	
1110 Bank Account - Main			60,000.00
Total balanced		60,000.00	60,000.00

PLATE 2 · JOURNAL VOUCHER WITH THE ENTRY PREVIEW

New Sales Invoice FY 2026-27 30-Jun-2026 Search Install app Owner

Sales Invoice

Date: 10/05/2026 Voucher no: Auto (next number) Settlement: On credit (customer account)

Customer: Rehman Karyana Invoice / bill no: Tax %: 18%

Cost of goods sold (optional):

Narration: What is this entry for?

Internal note (not printed):

Items sold

ACCOUNT	COST CENTRE	DESCRIPTION	AMOUNT (BEFORE TAX)
4010 - Sales	-	Description	100000
4010 - Sales	-	Description	

+ Add line

Post voucher Post & new Post & print Cancel

Journal entry that will be posted

ACCOUNT	PARTY	DEBIT	CREDIT
1200 Accounts Receivable (Customers)	Rehman Karyana	118,000.00	
4010 Sales			100,000.00
2020 Sales Tax Payable (Output Tax)			18,000.00
Total balanced		118,000.00	118,000.00

PLATE 3 · SALES INVOICE POSTS TO THREE ACCOUNTS

TEN VOUCHER TYPES

CRV Cash Receipt	CPV Cash Payment	BRV Bank Receipt	BPV Bank Payment	JV Journal
CTV Contra	SI Sales Invoice	PB Purchase Bill	CN Credit Note	DN Debit Note

- ◆ Post & new, or post & print in one tap
- ◆ Repeat a voucher or reverse it with one click

- ◆ Edit until the period is locked
- ◆ Void posts a **-VOID** reversing entry

THE BACKBONE

Chart of accounts

- ◆ Assets, Liabilities, Equity, Income, Expense
- ◆ Groups and sub-groups, codes and balances
- ◆ Add from a **Trader, Service or Personal** template
- ◆ Receivable and payable **control accounts** with customer and supplier ledgers
- ◆ Switch off accounts you no longer use

Chart of accounts FY 2026-27 30-Jun-2026 Search Install app Owner

Search: Code or name Type: All Show switched-off accounts + New account Add from template CSV Print

Balances are as at 05-Oct-2026 (profit & loss accounts: FY 2026-27 to date). Dr / Cr shows the side of the balance.

CODE	ACCOUNT	GROUP > SUB-GROUP	KIND	BALANCE	
1810	Cash in Hand	Current Assets > Cash & Bank	Cash in hand	106,962.00 Dr	Ledger Edit
1820	Petty Cash	Current Assets > Cash & Bank	Cash in hand	15,000.00 Dr	Ledger Edit
1110	Bank Account - Main	Current Assets > Cash & Bank	Bank / wallet	2,324,608.00 Dr	Ledger Edit
1120	JazzCash / Easypaisa Wallet	Current Assets > Cash & Bank	Bank / wallet	20,210.00 Dr	Ledger Edit
1200	Accounts Receivable (Customers)	Current Assets > Receivables	Receivable control (customers)	2,137,710.00 Dr	Ledger Edit
1210	Advances to Suppliers	Current Assets > Advances & Prepayments		0.00	Ledger Edit
1220	Staff Advances & Loans	Current Assets > Advances & Prepayments		0.00	Ledger Edit

PLATE 4 · CHART OF ACCOUNTS WITH DR / CR BALANCES

Statements you can *sign and file.*

Reports FY 2026-27 30-Jun-2026 Search Install app Owner

Trial balance General ledger Profit & loss Balance sheet Cash book Bank book Day book Party statement

Ageing Group summary Chart listing Cost centres

From 07/01/2026 To 10/05/2026 This month Last month Financial year Include year-end closing entries Print A4 CSV

Trial Balance
Demo Traders Pvt. - 01-Jul-2026 to 05-Oct-2026

Trial balance agrees: total debits = total credits (opening, period and closing).

CODE	ACCOUNT	OPENING DR	OPENING CR	PERIOD DR	PERIOD CR	CLOSING DR	CLOSING CR
Assets							
1010	Cash in Hand	107,981.00		2,731,110.00	2,732,129.00	106,962.00	
1020	Petty Cash	15,000.00				15,000.00	
1110	Bank Account - Main	3,234,258.00		6,209,790.00	7,119,440.00	2,324,608.00	
1120	JazzCash / Easypaisa Wallet	20,680.00		157,530.00	158,000.00	20,210.00	
1200	Accounts Receivable (Customers)	1,181,300.00		5,829,790.00	4,873,380.00	2,137,710.00	
1230	Sales Tax Receivable (Input Tax)	610,920.00		1,070,550.00	696,870.00	984,600.00	
1300	Inventory / Stock in Trade	949,700.00		5,953,950.00	4,934,100.00	1,969,550.00	
1520	Furniture & Fixtures	250,000.00				250,000.00	
1530	Vehicles	1,200,000.00				1,200,000.00	

PLATE 5 · TRIAL BALANCE: OPENING, PERIOD AND CLOSING

CHECK THE BOOKS

Trial balance

Opening, period and closing columns for every account, with a banner that confirms total debits equal total credits. Click an account to open its ledger.

Reports FY 2026-27 30-Jun-2026 Search Install app Owner

Trial balance General ledger Profit & loss Balance sheet Cash book Bank book Day book Party statement

Ageing Group summary Chart listing Cost centres

From 07/01/2026 To 10/05/2026 This month Last month Financial year Print A4 CSV

Profit & Loss Statement
Demo Traders Pvt. - 01-Jul-2026 to 05-Oct-2026

PARTICULARS	AMOUNT (RS)	% OF INCOME
Income		
4010 Sales	6,459,000.00	100.1%
4020 Sales Returns & Allowances	-8,500.00	-0.1%
Total income	6,450,500.00	100.0%
Cost of sales		
5010 Cost of Goods Sold	4,897,650.00	75.9%
Total cost of sales	4,897,650.00	75.9%
Gross profit	1,552,850.00	24.1%
Expenses		
Operating Expenses		
6010 Salaries & Wages	432,270.00	6.7%
6020 Rent	240,000.00	3.7%

PLATE 6 · PROFIT & LOSS WITH PERCENT OF INCOME

Profit & loss shows income, cost of sales, gross profit and expenses as amounts and as a percentage of income.

Reports FY 2026-27 30-Jun-2026 Search Install app Owner

Trial balance General ledger Profit & loss Balance sheet Cash book Bank book Day book Party statement

Ageing Group summary Chart listing Cost centres

As at 10/05/2026 Today Last month end Year end Print A4 CSV

Balance Sheet
Demo Traders Pvt. - As at 05-Oct-2026

Balance sheet ties out: total assets 8,641,140.00 = liabilities + equity 8,641,140.00.

PARTICULARS	AMOUNT (RS)
Assets	
Current Assets	7,558,640.00
1010 Cash in Hand	106,962.00
1020 Petty Cash	15,000.00
1110 Bank Account - Main	2,324,608.00
1120 JazzCash / Easypaisa Wallet	20,210.00
1200 Accounts Receivable (Customers)	2,137,710.00
1230 Sales Tax Receivable (Input Tax)	984,600.00
1300 Inventory / Stock in Trade	1,969,550.00
Fixed Assets	1,082,500.00
1520 Furniture & Fixtures	250,000.00

PLATE 7 · BALANCE SHEET THAT TIES OUT

Balance sheet as at any date, with a check that assets equal liabilities plus equity.

THE TWELVE REPORTS

TRIAL BALANCE	GENERAL LEDGER	PROFIT & LOSS	BALANCE SHEET	CASH BOOK	BANK BOOK
DAY BOOK	PARTY STATEMENT	AGEING	GROUP SUMMARY	CHART LISTING	COST CENTRES

**A4 &
CSV**

Every report has quick date ranges (this month, last month, financial year), prints on A4 with your business name, and exports to CSV for Excel.

Reconcile. Lock. Close the year.

STEP ONE

Bank reconciliation

- ◆ Pick the bank account and statement date
- ◆ Tick each line that appears on the bank statement; ticks save immediately
- ◆ See deposits and cheques not yet cleared
- ◆ Enter the statement closing balance: the difference shows **0.00 - reconciled**
- ◆ Save the reconciliation to keep a history

PLATE 8 · RECONCILED TO THE RUPEE

PLATE 9 · COMPANY, FINANCIAL YEAR AND PERIOD LOCK

STEP TWO

Period lock

- ◆ Set a lock date, or lock to the end of last month
- ◆ Nothing can be posted, edited or voided on or before that date
- ◆ Remove the lock when you must
- ◆ Each company has its own financial year start month and opening balances

STEP THREE

Year-end close

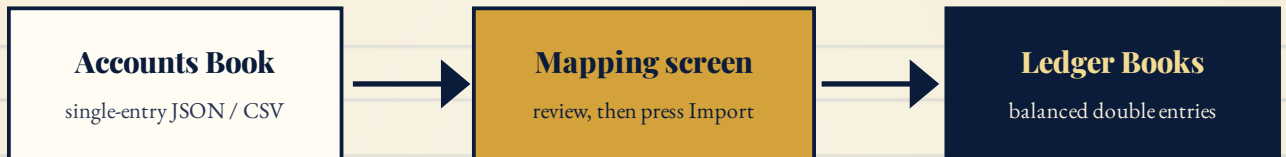
- ◆ Income and expense accounts are cleared to zero with a closing journal
- ◆ The profit or loss moves to Retained Earnings (or the equity account you choose)
- ◆ Balances carry forward as next year's opening, shown before you confirm
- ◆ The closed period is locked, and it can be reopened

ACCOUNT	DEBIT	CREDIT
1010 Cash In Hand	106,962.00	
1020 Petty Cash	15,000.00	
1110 Bank Account - Main	2,324,608.00	
1120 JazzCash / Easypaisa Wallet	20,210.00	
1200 Accounts Receivable (Customers)	2,137,710.00	
1230 Sales Tax Receivable (Input Tax)	984,600.00	
1300 Inventory / Stock in Trade	1,969,550.00	
1520 Furniture & Fixtures	250,000.00	
1530 Vehicles	1,200,000.00	

PLATE 10 · CLOSE THE YEAR AND CARRY BALANCES FORWARD

From Accounts Book to a full ledger.

Already keep receipts and payments in the single-entry Accounts Book? Import its JSON backup or CSV export. Every receipt, payment and transfer becomes a balanced voucher.



Import / export FY 2026-27 30-Jun-2026 Search Install app Owner

Accounts Book Opening balances CSV Journal lines CSV Export

Import from Accounts Book
Choose the JSON backup or CSV export of the single-entry Accounts Book app. You will see a mapping screen first; cash / bank / wallet accounts and income / expense heads are matched to ledger accounts, and every receipt, payment and transfer becomes a balanced voucher. Nothing is posted until you press Import. Importing the same file twice does not duplicate entries.

Choose file (.json or .csv)

Mapping
3 accounts · 5 heads · 2 parties · 10 entries (5 receipts, 3 payments, 2 transfers) · 1 settlements

Cash / bank / wallet accounts

ACCOUNTS BOOK ACCOUNT	KIND	OPENING	LEDGER ACCOUNT
Cash	cash	45,000.00	1010 · Cash in Hand
Meezan Bank	bank	320,000.00	+ Create new account "Meezan Bank"
JazzCash	wallet	5,000.00	1120 · JazzCash / Easypaisa Wallet

Income and expense heads

HEAD	KIND	LEDGER ACCOUNT
Sales	income	4010 · Sales
Rent	expense	6020 · Rent
Fuel	expense	6070 · Transport & Fuel

WHAT YOU CONTROL

Mapping first

- ◆ Cash, bank and wallet accounts matched to ledger accounts, or created new
- ◆ Income and expense heads matched to chart accounts
- ◆ Opening balances imported and offset against capital
- ◆ Nothing is posted until you press **Import**

PLATE 11 · MAPPING: YOUR ACCOUNTS AND HEADS TO LEDGER ACCOUNTS

✓ Safe to repeat

Rows with no date, a zero amount or a transfer to the same account are skipped. Importing the same file twice does not duplicate entries.

✓ More imports and exports

Opening balances CSV, journal lines CSV, and export of everything (JSON), the chart of accounts and your parties.

Customers & suppliers FY 2026-27 30-Jun-2026 Search Install app Owner

Search: Name or phone Show: All Only with a balance + New party CSV

Dr = the party owes you (receivable). Cr = you owe the party (payable). Balances are as at today.

NAME	TYPE	PHONE	BALANCE	Reminder	Edit
Al-Noor Mart	Customer	0300-1611933	408,870.00 Dr	Reminder	Edit
All Traders	Customer	0300-1200000	10,620.00 Cr		Edit
Bismillah Store	Customer	0300-1886555	277,890.00 Dr	Reminder	Edit
City Cash & Carry	Customer	0300-2161177	356,310.00 Dr	Reminder	Edit
Gujranwala Wholesale	Customer	0300-1749244	0.00		Edit
Hamid Brothers Suppliers	Supplier	0321-4580422	630,710.00 Cr		Edit

PLATE 12 · CUSTOMERS & SUPPLIERS, WITH REMINDERS

Reports FY 2026-27 30-Jun-2026 Search Install app Owner

Trial balance General ledger Profit & loss Balance sheet Cash book Bank book Day book Party statement

Ageing Group summary Chart listing Cost centres

Report: Receivable (customers) As at: 10/05/2026 Print A4 CSV

Receivable Ageing
Datta Brothers Pvt. As at 05-Oct-2026

CUSTOMER	0-30 DAYS	31-60	61-90	OVER 90	ADVANCE / UNAPPLIED	TOTAL
Al-Noor Mart	408,870.00					408,870.00
All Traders					-10,620.00	-10,620.00
Bismillah Store	174,640.00	103,250.00				277,890.00
City Cash & Carry	267,270.00	102,020.00			-12,980.00	356,310.00
Madina General Store				76,300.00		76,300.00

PLATE 13 · RECEIVABLE AGEING BY DAYS

Open the book.

Try it free for 3 days.

1 Open it

Go to ledger.iposwzd.com in Chrome or Safari. Install it from the browser on PC, Android or iPhone.

2 Welcome

Set up your company books, or tap **Try with demo data** to explore a sample trading company first.

3 Log in

Sign in with your PIN. The owner adds staff and chooses what each role may do.

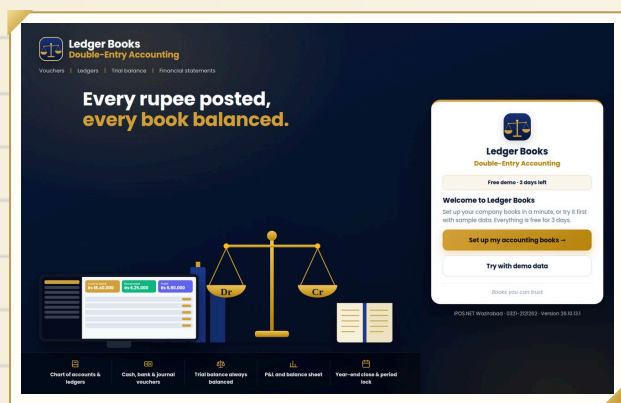


PLATE 14 · THE WELCOME SCREEN

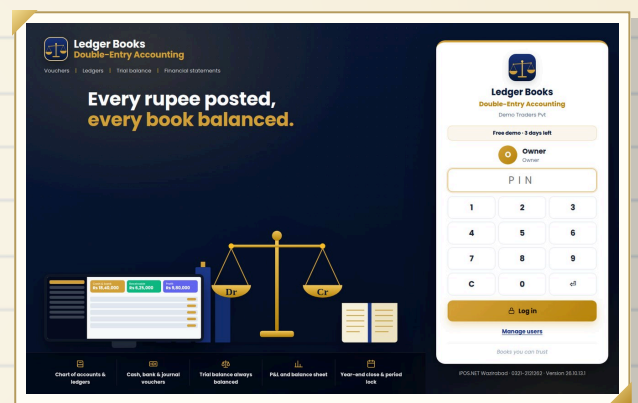


PLATE 15 · STAFF PIN LOGIN

STAFF LOGIN

Five roles

OWNER	MANAGER
ACCOUNTANT	CLERK
VIEWER	

Clerks enter data, viewers only look, and every action is written to the activity log.

FREE TRIAL

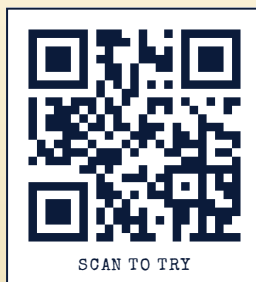
3 days free

Everything is free for 3 days, then the app turns read-only: view, print and back up still work, and a licence activates it again.

BACKUP

Your data, your copy

Export everything as a JSON file at any time, even during read-only mode. Data is stored on your own device, and the app works offline.



SCAN TO TRY

iPOS.NET Wazirabad

LIVE DEMO · 3-DAY FREE TRIAL · WORKS OFFLINE

Try it: ledger.iposwzd.com

WhatsApp: 0321-2121262

Web: www.iPOSWZD.com

Visit: Pak Pansar Store, Circular Road, Near Lahori Gate, Wazirabad

Price: call or WhatsApp for a quote